Financial Sector (Collection of Data) determination No. 93 of 2005


Financial Sector (Collection of Data) Act 2001

I, Wayne Stephen Byres, a delegate of APRA, under paragraph 13(1)(a) of the Financial Sector (Collection of Data) Act 2001 (‘the Act’) MAKE the reporting standard set out in the Schedule, which applies to the financial sector entities referred to in paragraph 2 of the reporting standard.

Under section 15 of the Act, I DECLARE that the reporting standard shall begin to apply those financial sector entities on the date of registration on the Federal Register of Legislative Instruments.

Dated 27 July 2005

Signed
Wayne Byres
Executive General Manager
Diversified Institutions Division
APRA

Interpretation

In this Notice

APRA means the Australian Prudential Regulation Authority.
Schedule

Interest Income and Interest Expense

Objective of this reporting standard

This reporting standard is made under section 13 of the Financial Sector (Collection of Data) Act 2001 (the Collection of Data Act). It requires all authorised deposit-taking institutions (ADIs), including foreign ADIs operating in Australia through branch operations, to report to APRA, generally on a quarterly basis, in relation to their interest income and interest expense.

This reporting standard outlines the overall requirements for the provision of relevant information to APRA. It should be read in conjunction with:

- the versions of Form ARF 330.1 Interest Income and Interest Expense (Form ARF 330.1) designated for a ‘Licensed ADI’ and ‘Consolidated Group’ and the associated instructions (all of which are attached and form part of this reporting standard)

Purpose

1. Data collected in Form ARF 330.1 is used by APRA for the purpose of prudential supervision. It may also be used by the Reserve Bank of Australia and the Australian Bureau of Statistics.

Application and commencement

2. This reporting standard will apply, from the date of registration on the Federal Register of Legislative Instruments, to all ADIs.

Information required

3. An ADI must provide APRA with the information required by the version of Form ARF 330.1 designated for a ‘Licensed ADI’ for each reporting period.

4. An ADI that is a highest parent entity in relation to a consolidated ADI group must also provide APRA the information required by the version of Form ARF 330.1 designated for a ‘Consolidated Group’ for each reporting period.
Forms and method of submission

5. The information required by this reporting standard must be given to APRA either:
   
   (a) in electronic form, using one of the electronic submission mechanisms provided by the ‘Direct to APRA’ (also known as ‘D2A’) application; or
   
   (b) manually completed on paper, which must be faxed or mailed to APRA’s head office.

   Note: the Direct to APRA application software and paper forms may be obtained from APRA.

Reporting periods and due dates

6. Subject to paragraph 7, an ADI must provide the information required by this reporting standard for each quarter based on the financial year (within the meaning of the Corporations Act 2001) of the ADI.

7. APRA may, by notice in writing, change the reporting periods, or specified reporting periods, for a particular ADI, to require it to provide the information required by this reporting standard more frequently, or less frequently, having regard to:
   
   (a) the particular circumstances of the ADI;
   
   (b) the extent to which the information is required for the purposes of the prudential supervision of the ADI; and
   
   (c) the requirements of the Reserve Bank of Australia or the Australian Bureau of Statistics.

8. The information required by this reporting standard must be provided to APRA by the following times:
   
   (a) in the case of information required by paragraphs 3 and 4 from a locally-incorporated bank, locally-incorporated special service provider or foreign ADI (other than a specialist credit card institution) – 25 business days after the end of the reporting period to which the information relates; and
   
   (b) in the case of information required by paragraphs 3 and 4 from a locally incorporated credit union, locally-incorporated building society, specialist credit card institution (whether locally-incorporated or not) or Cairns Penny Savings & Loans Limited – 15 business days after the end of the reporting period to which the information relates.

9. APRA may grant an ADI an extension of a due date in writing, in which case the new due date for the provision of the information will be the date on the notice of extension.
Quality control

10. The information provided by an ADI under this reporting standard (except for the information required under paragraph 4) must be the product of processes and controls that have been reviewed and tested by the external auditor of the ADI. AGS 1008 ‘Audit Implications of Prudential Reporting Requirements for Authorised Deposit-taking Institutions’, issued by the Auditing and Assurances Standards Board of the Australian Accounting Research Foundation, provides guidance on the scope and nature of the review and testing required from external auditors. This review and testing must be done on an annual basis or more frequently if necessary to enable the external auditor to form an opinion on the accuracy and reliability of the data.

11. All information provided by an ADI under this reporting standard must be subject to processes and controls developed by the ADI for the internal review and authorisation of that information. It is the responsibility of the board and senior management of the ADI to ensure that an appropriate set of policies and procedures for the authorisation of data submitted to APRA is in place.

Authorisation

12. If an ADI submits information under this reporting standard using the ‘Direct to APRA’ software, it will be necessary for an officer of the ADI to digitally sign, authorise and encrypt the relevant data. For this purpose, APRA’s certificate authority will issue ‘digital certificates’, for use with the software, to officers of the ADI who have authority from the ADI to transmit the data to APRA.

13. If information under this reporting standard is provided in paper form, it must be signed on the front page of the relevant completed form by either:

(a) the Principal Executive Officer of the ADI; or

(b) the Chief Financial Officer of the ADI (whatever his or her official title may be).

Minor alterations to forms and instructions

14. APRA may make minor variations to:

(a) a form that is part of this reporting standard, and the instructions to such a form, to correct technical, programming or logical errors, inconsistencies or anomalies; or

(b) the instructions to a form, to clarify their application to the form without changing any substantive requirement in the form or instructions.

15. If APRA makes such a variation it must notify in writing each ADI that is required to report under this reporting standard.
Transitional

16. If the due date for lodgement in respect of a reporting period is a day after the date of registration of this reporting standard on the Federal Register of Legislative Instruments, an ADI must report under this reporting standard in respect of that reporting period (including where the reporting period ended before the date of registration).

Interpretation - classifications of ADIs

17. In this reporting standard:

*Accounting Standard AASB 1024* means the accounting standard so designated made by the Australian Accounting Standards Board, being the accounting standard that applied in respect of reporting periods (within the meaning of the accounting standard) commencing immediately before 1 January 2005.

ADI means an authorised deposit-taking institution within the meaning of the *Banking Act 1959*.

ADI list means the attached ADI list.

building society means an ADI whose name appears under the heading ‘Building Societies’ in the ADI list.

*consolidated ADI group* means a group comprising:

(a) an ADI that is a highest parent entity; and

(b) each subsidiary (within the meaning of Accounting Standard AASB 1024) of that ADI, whether the subsidiary is locally-incorporated or not, other than a subsidiary that is excluded by the instructions attached to this standard.

credit union means an ADI whose name appears under the heading ‘Credit Unions’ in the ADI list.

foreign ADI means, subject to paragraph 18, an ADI that is not incorporated in Australia.

highest parent entity means an ADI that satisfies all of the following conditions:

(a) it is locally-incorporated;

(b) it has at least one subsidiary (within the meaning of Accounting Standard AASB 1024); and

(c) it is not itself a subsidiary (within the meaning of Accounting Standard AASB 1024) of an ADI that is locally-incorporated.

locally-incorporated means, subject to paragraph 18, incorporated in Australia.

locally-incorporated bank means an ADI whose name appears under the heading ‘Australian-owned Banks’ or ‘Foreign Subsidiary Banks’ in the ADI list.
special service provider means an ADI whose name appears under the heading ‘Other ADIs’ in the ADI list (other than Cairns Penny Savings & Loans Limited).

specialist credit card institution means an ADI whose name appears under the heading ‘Specialist Credit Card Institutions (SCCIs)’ in the ADI list.

18. For the purposes of this standard, Bank of China is taken to be a locally-incorporated ADI and a locally-incorporated bank.

19. If an ADI is not in the ADI list, then:

(a) if the ADI assumes or uses the word ‘bank’ in relation to its financial business, and is locally-incorporated, it is taken to be a locally-incorporated bank for the purposes of this reporting standard;

(b) if the ADI assumes or uses the expression ‘building society’ in relation to its financial business, and it is locally-incorporated, it is taken to be a building society for the purposes of this reporting standard;

(c) if the ADI assumes or uses the expression ‘credit union’, ‘credit society’ or ‘credit co-operative’ in relation to its financial business, and it is locally-incorporated, it is taken to be a credit union for the purposes of this reporting standard; and

(d) if the ADI engages in credit card issuing or credit card acquiring, or both, and does not otherwise carry on banking business within the meaning of section 5 of the Banking Act 1959, it is taken to be a specialist credit card institution for the purposes of this reporting standard.

20. APRA may in writing determine that an ADI is taken to be a locally-incorporated bank, locally-incorporated building society, locally-incorporated credit union, specialist credit card institution or locally-incorporated special service provider for the purposes of this standard (even if, under paragraph 17, 18 or 19 it comes within a different classification).

Interpretation - other definitions

21. In this reporting standard:

business days means ordinary business days, exclusive of Saturdays, Sundays and public holidays.

Principal Executive Officer means the principal executive officer of the ADI for the time being, by whatever name called, and whether or not he or she is a member of the governing board of the entity.

reporting period means a reporting period under paragraph 6 or, if applicable, paragraph 7.
The ADI list

Australian-owned Banks

- Adelaide Bank Limited
- AMP Bank Limited
- Australia and New Zealand Banking Group Limited
- Bank of Queensland Limited
- Bendigo Bank Limited
- Commonwealth Bank of Australia
- Commonwealth Development Bank of Australia Limited (a subsidiary of Commonwealth Bank of Australia)
- Elders Rural Bank Limited
- Macquarie Bank Limited
- Members Equity Bank Pty Limited
- National Australia Bank Limited
- St George Bank Limited
- Suncorp-Metway Limited
- Westpac Banking Corporation

Foreign Subsidiary Banks

- Arab Bank Australia Limited
- Bank of Cyprus Australia Pty Limited
- BankWest (the trading name of Bank of Western Australia Limited, a foreign subsidiary bank following its sale to Bank of Scotland in December 1995)
- Citibank Pty Limited (a subsidiary of Citibank N.A.)
- HSBC Bank Australia Limited
- ING Bank (Australia) Limited
- Investec Bank (Australia) Limited
- Laiki Bank (Australia) Limited
- NM Rothschild & Sons (Australia) Limited
Rabobank Australia Limited (a subsidiary of Rabobank Nederland from October 1994)

Branches of Foreign Banks

- ABN AMRO Bank N.V.
- Bank of America, National Association
- Bank of China (subject to depositor protection provisions of the Banking Act 1959)
- Bank of Tokyo-Mitsubishi, Ltd
- Barclays Capital (the trading name of Barclays Bank plc)
- BNP Paribas
- Citibank N.A.
- Credit Suisse
- Deutsche Bank AG
- HSBC Bank plc
- ING Bank NV
- JPMorgan Chase Bank, National Association
- Mizuho Corporate Bank, Ltd
- Oversea-Chinese Banking Corporation Limited
- Rabobank Nederland (the trading name of Co-operative Central Raiffeisen-Boerenleenbank B.A.)
- Royal Bank of Canada
- Société Générale
- Standard Chartered Bank
- State Bank of India
- State Street Bank and Trust Company
- The International Commercial Bank of China
- The Royal Bank of Scotland Plc
- The Toronto-Dominion Bank
Taiwan Business Bank

UBS AG

United Overseas Bank Limited

WestLB AG

**Building Societies**

- ABS Building Society Ltd
- B & E Ltd
- Greater Building Society Ltd
- Heritage Building Society Limited
- Home Building Society Ltd
- Hume Building Society Ltd
- IMB Ltd
- Lifeplan Australia Building Society Limited
- Mackay Permanent Building Society Ltd
- Maitland Mutual Building Society Limited
- Newcastle Permanent Building Society Ltd
- Pioneer Permanent Building Society Limited
- The Rock Building Society Limited
- Wide Bay Australia Ltd

**Credit Unions**

- Amcor Credit Co-operative Limited
- AMP Employees’ & Agents Credit Union Limited
- Austral Credit Union Limited
- Australian Central Credit Union Limited
- Australian Defence Credit Union Ltd
- Australian National Credit Union Limited
- AWA Credit Union Limited
• Bananacoast Community Credit Union Ltd
• Bankstown City Credit Union Ltd
• Berrima District Credit Union Ltd
• Big River Credit Union Ltd
• Big Sky Credit Union Ltd
• Blue Mountains and Riverlands Community Credit Union Ltd
• Broadway Credit Union Ltd
• Calare Credit Union Ltd
• Capital Credit Union Ltd
• Capricornia Credit Union Ltd
• Carboy (SA) Credit Union Limited
• Central Murray Credit Union Limited
• Central West Credit Union Limited
• Circle Credit Co-operative Limited
• Coastline Credit Union Limited
• Collie Miners Credit Union Ltd
• Combined Australian Petroleum Employees’ Credit Union Ltd
• Community Alliance Credit Union Limited
• Community First Credit Union Limited
• Companion Credit Union Limited
• Comtax Credit Union Limited
• Connect Credit Union of Tasmania Limited
• Country First Credit Union Ltd
• CPS Credit Union (SA) Ltd
• CPS Credit Union Co-operative (ACT) Limited
• Credit Union Australia Ltd
• Credit Union Home Loans Australia Limited
• Credit Union Incitec Pivot Limited
• Croatian Community Credit Union Limited
• CSR and Rinker Employees Credit Union Limited
• Dairy Farmers Credit Union Ltd
• Dana Employees Credit Union
• Defence Force Credit Union Limited
• Discovery Credit Union Ltd
• Dnister Ukrainian Credit Co-operative Limited
• ELCOM Credit Union Ltd
• Electricity Credit Union Ltd
• Encompass Credit Union Limited
• Ericsson Employees Credit Co-operative Limited
• Esso Employees' Credit Union Ltd
• Eurobodalla Credit Union Ltd
• Family First Credit Union Limited
• Fire Brigades Employees' Credit Union Limited
• Fire Service Credit Union Limited
• Firefighters & Affiliates Credit Co-operative Limited
• First Pacific Credit Union Limited
• Fitzroy & Carlton Community Credit Co-operative Limited
• Flying Horse Credit Union Co-operative Limited
• Ford Co-operative Credit Society Limited
• Gateway Credit Union Ltd
• Geelong & District Credit Co-operative Society Limited
• GMH (Employees) Q.W.L. Credit Co-operative Limited
• Goldfields Credit Union Ltd
• Gosford City Credit Union Ltd
• Goulburn Murray Credit Union Co-operative Limited
• H.M.C. Staff Credit Union Ltd
• Heritage Isle Credit Union Limited
• Hibernian Credit Union Limited
• Holiday Coast Credit Union Ltd
• Horizon Credit Union Ltd
• Hoverla Ukrainian Credit Co-operative Ltd
• Hunter Mutual Limited
• Hunter United Employees' Credit Union Limited
• Industries Mutual Credit Union Limited
• Intech Credit Union Limited
• Island State Credit Union Ltd
• Karpaty Ukrainian Credit Union Limited
• La Trobe Country Credit Co-operative Limited
• La Trobe University Credit Union Co-operative Limited
• Laboratories Credit Union Ltd
• Latvian Australian Credit Co-operative Society Limited
• Lithuanian Co-operative Society (Talka) Limited
• Lysaght Credit Union Ltd
• M.S.B. Credit Union Limited
• MacArthur Credit Union Ltd
• Macaulay Community Credit Co-operative Limited
• Macquarie Credit Union Limited
• Maleny and District Community Credit Union Limited
• Manly Warringah Credit Union Ltd
• Maritime Workers of Australia Credit Union Ltd
• Maroondah Credit Union Ltd
July 2005

- MECU Limited
- Media Credit Union Queensland Ltd
- Melbourne University Credit Union Limited
- Memberfirst Credit Union Limited
- N.R.M.A. Employees' Credit Union Ltd
- NACOS Credit Union Limited
- New England Credit Union Ltd
- Newcom Colliery Employees' Credit Union Ltd
- North East Credit Union Co-operative Limited
- Northern Inland Credit Union Ltd
- Nova Credit Union Limited
- NSW Teachers Credit Union Ltd
- Old Gold Credit Union Co-operative Limited
- Orana Credit Union Ltd
- Orange Credit Union Limited
- Phoenix (NSW) Credit Union Ltd
- Pinnacle Credit Union Limited
- Plenty Credit Co-operative Limited
- Police & Nurses Credit Society Limited
- Police Association Credit Co-operative Limited
- Police Credit Union Limited
- Polish Community Credit Union Ltd
- Power Credit Union Limited
- Powerstate Credit Union Ltd
- Prospect Credit Union Limited
- Pulse Credit Union Limited
- Qantas Staff Credit Union Limited
Queensland Community Credit Union Limited
Queensland Country Credit Union Ltd
Queensland Police Credit Union Limited
Queensland Professional Credit Union Ltd
Queensland Teachers' Credit Union Limited
Queenslanders Credit Union Limited
RACV Credit Union Limited
Railways Credit Union Limited
Randwick Credit Union Limited
RegionalOne Credit Union Limited
Reliance Credit Union Ltd
Resources Credit Union Limited
RTA Staff Credit Union Limited
Satisfac Direct Credit Union Limited
Savings and Loans Credit Union (S.A.) Ltd
Security Credit Union Ltd
Select Credit Union Ltd
Service One Credit Union Ltd
SGE Credit Union Ltd
Shell Employees' Credit Union Limited
Shoalhaven Paper Mill Employee's Credit Union Ltd
South West Slopes Credit Union Ltd
Southern Cross Credit Union Limited
South-West Credit Union Co-operative Limited
St Mary's Swan Hill Co-operative Credit Society Limited
St Patrick's Mentone Co-operative Credit Society Limited
Statewest Credit Society Limited
- Sutherland Credit Union Ltd
- Sutherland Shire Council Employees’ Credit Union Ltd
- Sydney Credit Union Ltd
- TAB Credit Union Limited
- Tartan Credit Union Ltd
- The Broken Hill Community Credit Union Ltd
- The Gympie Credit Union Ltd
- The Police Department Employees’ Credit Union Limited
- The Summerland Credit Union Limited
- The TAFE and Community Credit Union Limited
- The University Credit Society Limited
- Traditional Credit Union Limited
- TransComm Credit Co-operative Limited
- Uni Credit Union Ltd
- United Credit Union Limited
- Victoria Teachers Credit Union Limited
- Wagga Mutual Credit Union Ltd
- Warwick Credit Union Ltd
- WAW Credit Union Co-operative Limited
- Westax Credit Society Ltd
- Western City Credit Union Ltd
- Woolworths/Safeway Employees’ Credit Co-operative Limited
- Wyong Council Credit Union Ltd
- Yennora Credit Union Ltd

**Specialist Credit Card Institutions (SCCIs)**

*Foreign-owned SCCIs*

- GE Capital Finance Australia
- GE Finance Australasia Pty Ltd

*Locally Incorporated SCCIs*

- MoneySwitch Limited

**Other ADIs**

These companies are run by industry bodies and provide services (e.g. payments clearing) to member building societies and credit unions.

- Australian Settlements Limited
- Credit Union Services Corporation (Australia) Limited
- Creditlink Services Limited

One ADI that provides general banking services which does not fall into the other categories.

- Cairns Penny Savings & Loans Limited
**ARF 330.1 Interest Income and Interest Expense**

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<th>Australian Business Number</th>
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<td>Whole dollars no decimal place for other ADIs</td>
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<td>Derivatives - banking book</td>
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<td>Loans and advances</td>
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<td>Investment/loans to parent entity</td>
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<td>Investment/loans to controlled entities</td>
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<td>Investment/loans to associates/joint ventures</td>
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<td>Other investments</td>
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<td>Other interest earning assets</td>
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<td><strong>Total interest income and average interest earning assets</strong></td>
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## Interest expense

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<td>Other borrowings</td>
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<td>Loan from associates/joint ventures</td>
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<td>Other interest bearing liabilities</td>
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<td><strong>Total interest expense and average interest bearing liabilities</strong></td>
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ARF 330.1 Interest Income and Interest Expense

Australian Business Number

Institution Name

Reporting Period

Scale Factor
Millions to one decimal place for banks
Whole dollars no decimal place for other ADIs

Reporting Consolidation
Consolidated Group
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<tr>
<th>Interest income</th>
<th>Interest</th>
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<tr>
<td>Cash and liquid assets</td>
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<td>Trading securities</td>
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Reporting Form ARF 330.1

Interest Income and Interest Expense

Instruction Guide

General directions and notes

Reporting entity

The Interest Income and Interest Expense form is to be completed by all locally incorporated ADIs (including Specialist Credit Card Institutions (SCCIs)) on both a Licensed ADI and Consolidated ADI Group basis (where applicable).

ADIs incorporated in Australia which do not have any controlled entities, or interests in joint venture operations are not required to complete the section of the form relating to the consolidated ADI.

Foreign ADIs and Specialist Credit Card Institutions (SCCIs) operating through branches in Australia are required to complete this form for the Australian branch only.

Licensed ADI

This refers to the operations of the reporting ADI on a stand-alone basis

Consolidated ADI group

This refers to the global operations of the ADI and all its controlled entities (where relevant), consolidated in accordance with Australian accounting standards (AASB 1024 ‘Consolidated Accounts’).

‘Controlled entity’, ‘parent entity’. These terms are defined in accordance with AASB 1024.

The basis of consolidation required in this form is in accordance with the Accounting Consolidated Group. The accounting consolidated group is to be determined in accordance with the requirements of the Australian accounting standards, notably AASB 1024.

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1 These instructions and any relevant form are to apply to the Bank of China as if its branch operations in Australia constituted a locally-incorporated bank. Accordingly: (a) the Bank of China is to undertake stand-alone or ‘Licensed ADI’ reporting in respect of the bank’s Australian branch operations, as if those operations constituted a locally-incorporated bank; and (b) ‘Consolidated Group’ reporting for Bank of China is to encompass (i) those branch operations (as if they constituted a locally-incorporated bank) and (ii) any locally-incorporated subsidiary of the Bank of China.
Reporting period

The form is to be completed as at the last day of the stated reporting quarter on a financial year-to-date basis of the ADI. Locally incorporated banks, Foreign ADIs (other than specialist credit card institutions) and Special Service Providers should submit the completed form to APRA within 25 business days after the end of the relevant reporting quarter. Credit Unions, Cairns Penny Savings & Loans Limited, Building Societies and Specialist Credit Card Institutions (SCCIs) should submit the completed form to APRA within 15 business days after the end of the relevant reporting quarter.

Unit of measurement

Banks are asked to complete the form in millions of Australian dollars rounded to one decimal place. Special Service Providers, Building Societies, Credit Unions, Specialist Credit Card Institutions (SCCIs) and Cairns Penny Savings & Loans Limited are asked to complete the form in whole Australian dollars (no decimal place).

Amounts denominated in foreign currency are to be converted to AUD in accordance with AASB 1012 ‘Foreign Currency Translation’.

The general requirements of AASB 1012 for translation are:

1. Foreign currency monetary items outstanding at the reporting date must be translated at the spot rate at the reporting date.

2. Other items outstanding at the reporting date must not be retranslated subsequent to initial recognition of the transaction.

Monetary items are defined to mean money held and assets and liabilities that are to be received or paid in fixed or determinable amounts of money.

Monetary items arising under foreign currency derivative contracts at the reporting date must be translated as follows:

- Where the exchange rate is fixed in the contract, at that fixed exchange rate; and
- Where the exchange rate varies, at the spot rate at the reporting date.

Basis of preparation

In completing this form, unless otherwise specifically stated, institutions are recommended to follow the Australian accounting standards regarding the:

- Interpretation/definition of items of interest income and expense;
- Measurement basis of items of interest income and expense; and
- Netting of items of interest income and expense.
Note on References to Accounting Standards

This Note is about references in these instructions to an accounting standard or accounting standards, e.g. where the instructions say that something must be done in accordance with a particular AASB or international accounting standard, or must be done in accordance with the accounting standards (however described) generally.

Where you see such a reference, you must read it as meaning the version of the accounting standard, or versions of the accounting standards, applying to reporting periods (within the meaning of the accounting standards) beginning immediately before 1 January 2005.

Accordingly, the new AASB standards for 2005 are not to be applied.

Similarly, a reference to principles or conventions (however described) governing an accounting procedure or treatment shall be taken to refer to principles or conventions applicable in relation to reporting periods (within the meaning of the accounting standards) that began immediately before 1 January 2005.